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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Toan, *et al.*

Serial No.: 09/760,113

Filed: January 12, 2001

For: SYSTEM AND METHOD FOR
OPTIMIZING BENEFIT PLAN
DESIGNS

Examiner: Rachel L. Porter

Art Unit: 3626

RESPONSE TO OFFICE ACTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

In response to the Final Office Action mailed February 9, 2007, Applicants submit the following Amendments and Remarks in reply to the Office Action. Applicants additionally request an extension of time for responding under 37 C.F.R. § 1.136(a), and ask that the Examiner grant a three-month extension of time for responding to the Office Action. With the requested extension, the deadline for a response will be August 9, 2007. Applicant also has filed a Request for Continued Examination in accordance with 37 C.F.R. § 1.114. A check for the RCE and extension fee is enclosed. However, if the check is missing or insufficient, or if any other fee is required at this time, please consider this to be a petition therefore and deduct any necessary fees from (or deposit any overpayment to) Deposit Account 02-4467. Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.

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